

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: Evens Augustin

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

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Sir

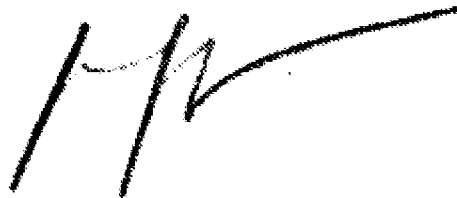
RE: Response to Action Letter mailed May 21 2007.

10 The applicant has made amendments to the claims as below and provided the necessary rebuttal for all the rejections from the said Action Letter. The examiner is respectfully asked to reconsider the current amendments and rebuttal as follows. The claims 13,14,26,33-36,38-46 and 48-52 are pending in this application. No new claims are added.

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Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'Khai Kwan', written over a horizontal line.

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Khai Kwan

023336

22 July 2007